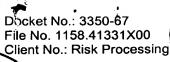
PATENT



S PATENT AND TRADEMARK OFFICE IN THE UNI

Application of

GANESAN et al

: Group Art Unit: 3624

Serial No.

09/749,595

: Examiner: S. Snapp

Filed: December 28, 2000

For:

ELECTRONIC PAYMENT RISK PROCESSING

TRANSMITTAL

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

March 14, 2005

Sir:

Transmitted herewith is a Request for Reconsideration in the above-identified application.

No additional fee is required. [X]

Also attached: []

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

Docket No.: 3350-67 File No. 1158.41331X00 Client No.: Risk Processing

- [] A Credit Card Payment form in the amount of \$0 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

Alfred A. Stadnicki Registration No. 30,226

Suite 1800 1300 North Seventeenth Street Arlington, VA 22209

Telephone: (703) 236-6080 Facsimile: (703) 312-6666

AAS/slk Enclosures Docket No. 3350-67 File No. 1158.41331X00 lient No. Risk Processing

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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ELECTRONIC PAYMENT RISK PROCESSING

REQUEST FOR RECONSIDERATION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

March 14, 2005

Sir:

This Request for Reconsideration is filed in response to the Official Action dated December 14, 2004, the time for response to which is up to and including March 14, 2005.